

**IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
NORTHERN DIVISION**

JOE T. SMITH,

Plaintiff,

v.

**AMERICAN INTERNATIONAL GROUP, INC.;
AMERICAN GENERAL CORPORATION;
AMERICAN GENERAL FINANCE, INC.;
AMERICAN GENERAL FINANCE
CORPORATION; MERIT LIFE INSURANCE
COMPANY; KIMBERLY SINGLETON; PAT
PORTER; ROY T. EVANS; and Fictitious
Defendants "A", "B", and "C", whether singular
or plural, those other persons, corporations,
firms, or other entities whose wrongful conduct
caused the injuries and damages to the Plaintiff,
all of whose true and correct names are unknown
to Plaintiffs at this time, but will be substituted
by amendment when ascertained,**

Defendants.

CIVIL ACTION NO. _____

COUNTY OF CHEROKEE

STATE OF GEORGIA

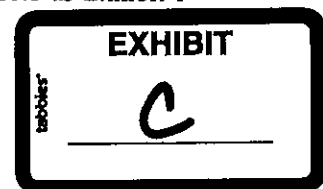
AFFIDAVIT OF ROBERT S. RITTER

Robert S. Ritter, under oath, states as follows:

1. My name is Robert S. Ritter. The statements made in this declaration are based upon my own personal knowledge as more specifically set forth below and, if sworn as a witness, I could testify competently to them.

2. I serve as Director of Operations for the State of Alabama and an officer of American General Financial Services, Inc. ("American General"). Attached hereto as Exhibit 1

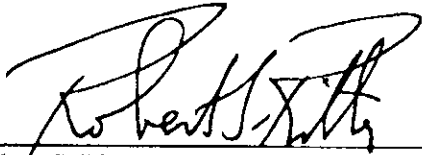
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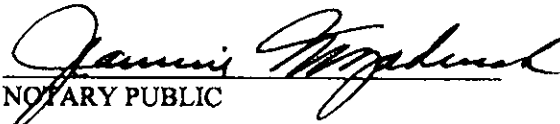
are true and correct copies of documents reflecting loan transactions between Plaintiff Joe T. Smith and American General, which were created and executed at the time of the loan transactions with Joe T. Smith. They have been maintained in the course of American General's regularly conducted business activity since those transactions, and it is the regular practice of American General to maintain such records.

FURTHER AFFIANT SAYETH NOT.

This the 2nd day of November, 2005.


Robert S. Ritter

SWORN TO AND SUBSCRIBED BEFORE ME, this the 2nd day of November,
2005.


NOTARY PUBLIC

My Commission Expires:

My Commission Expires August 11 2008

